GOVERNMENT OF INDIA
DRINKING WATER AND SANITATION
LOK SABHA

UNSTARRED QUESTION NO:4681
ANSWERED ON:15.12.2016
Loan for Construction of Toilets
Misra Shri Pinaki

Will the Minister of DRINKING WATER AND SANITATION be pleased to state:

(a) whether the Government providesloan to the people for construction of toiletsin their houses;

(b) if so, the maximum amount of loanthat is being provided indicating the termsand conditions for availing the loan;

(c) whether any deadline has been fixedfor construction of the toilet after availingthe loan; and

(d) if so, the details thereof?

Answer

MINISTER OF STATE FOR MINISTRY OF DRINKING WATER & SANITATION
(SHRI RAMESH CHANDAPPA JIGAJINAGI)

(a) and (b) Under Swachh Bharat Mission (Gramin) {SBM(G)}, there is a provision for providing an incentive of Rs.12,000 for the construction of individual household latrine (IHHL) to all Below Poverty Line (BPL) households and to identified Above Poverty Line (APL) households (all SCs /STs, small and marginal farmers, landless labourers with homestead, physically handicapped and women-headed households). Under SBM (G), there is also a provision of revolving funds. This revolving fund can be accessed by APL households not covered for incentives under the guidelines. The revolving fund can be given to Societies, Self-Help Groups or other groups as decided by the States, whose credit worthiness is established, for providing cheap finance to their members for the construction of toilets. Loan from this fund is to berecovered in 12-18 installments. States have the flexibility to decide the other terms and conditions for sanction of the revolving fund. Besides this, the States and districts may also facilitate provision of loans to households through banks. Self-Help Groups (SHGs) may also contribute to fund provision for toilet construction.

(c) and (d) The overall goal of Swachh Bharat Mission (Gramin) is to ensure that every household has access to toilet by 2nd October, 2019. Within this overall goal, the States make Annual Implementation Plan regarding outcomes to be achieved in a particular year. These outcomes include number of toilets to be constructed, through various funding sources, including loans, and achievement of open defecation free villages.